

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Cuna Mut Ins Society	62626	WI	L&D	\$7,602	15.01%	\$7,512	\$5,267	70.11%	
2	American Security Ins Co	42978	DE	P&C	\$6,809	13.44%	\$6,809	\$622	9.14%	
3	Minnesota Life Ins Co	66168	MN	L&D	\$5,960	11.76%	\$6,010	\$2,938	48.89%	
4	American Bankers Ins Co Of FL	10111	FL	P&C	\$4,579	9.04%	\$4,613	\$782	16.96%	
5	Resource Life Ins Co	61506	IL	L&D	\$2,618	5.17%	\$1,706	\$1,345	78.82%	
6	Central States Ind Co Of Omaha	34274	NE	P&C	\$2,461	4.86%	\$2,461	\$657	26.70%	
7	American Gen Assur Co	68373	IL	L&D	\$2,334	4.61%	\$2,869	\$1,860	64.82%	
8	Household Life Ins Co	93777	MI	L&D	\$2,312	4.56%	\$2,746	\$1,311	47.76%	
9	Allstate Ins Co	19232	IL	P&C	\$2,245	4.43%	\$2,410	\$326	13.54%	
10	Union Security Life Ins Co	98884	DE	L&D	\$2,194	4.33%	\$4,250	\$1,773	41.73%	
11	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$1,742	3.44%	\$2,198	\$661	30.07%	
12	American Natl Ins Co	60739	TX	L&D	\$1,247	2.46%	\$1,991	\$760	38.18%	
13	American Health & Life Ins Co	60518	TX	L&D	\$1,194	2.36%	\$1,305	\$606	46.43%	
14	Standard Guaranty Ins Co	42986	DE	P&C	\$1,115	2.20%	\$1,218	\$420	34.45%	
15	American Heritage Life Ins Co	60534	FL	L&D	\$1,068	2.11%	\$1,330	\$850	63.90%	
16	Merit Life Ins Co	65951	IN	L&D	\$979	1.93%	\$1,122	\$401	35.71%	
17	American Modern Life Ins Co	65811	OH	L&D	\$769	1.52%	\$224	\$195	87.38%	
18	Centurion Life Ins Co	62383	MO	L&D	\$564	1.11%	\$506	\$218	43.18%	
19	Life Investors Ins Co Of Amer	64130	IA	L&D	\$490	0.97%	\$695	\$152	21.91%	
20	Protective Life Ins Co	68136	TN	L&D	\$421	0.83%	\$176	\$51	29.10%	
21	Madison Natl Life Ins Co Inc	65781	WI	L&D	\$397	0.78%	\$353	\$259	73.43%	
22	Stonebridge Life Ins Co	65021	VT	L&D	\$327	0.65%	\$327	\$58	17.79%	
23	Universal Underwriters Life Ins Co	70173	KS	L&D	\$313	0.62%	\$376	\$196	52.14%	
24	North Central Life Ins Co	67040	MN	L&D	\$280	0.55%	\$341	\$136	39.77%	
25	Guarantee Trust Life Ins Co	64211	IL	L&D	\$246	0.49%	\$992	(\$157)	(15.85)%	
26	Balboa Life Ins Co	68160	CA	L&D	\$212	0.42%	\$252	\$68	27.02%	
27	Stonebridge Casualty Ins Co	10952	OH	P&C	\$195	0.39%	\$195	\$74	37.67%	
28	Voyager Life Ins Co	66699	GA	L&D	\$92	0.18%	\$76	\$9	11.55%	
29	Allstate Life Ins Co	60186	IL	L&D	\$53	0.10%	\$53	\$44	83.56%	
30	State Farm Mut Auto Ins Co	25178	IL	P&C	\$37	0.07%	\$59	\$11	19.32%	
31	Associates Financial Life Ins Co	71838	TN	L&D	\$20	0.04%	\$272	\$1	0.34%	
All 22	Other Companies				(\$211)	(0.42)%	\$525	\$285	183.79%	
Totals (Loss Ratio is average)(4)					\$50,666	100.00%	\$55,970	\$22,181	39.63%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington